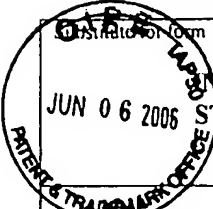


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	Information Form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary) Sheet 1 of 1	Complete if Known	
	Application Number	10/814,547	
	Filing Date	March 31, 2004	
	First named Inventor	Richard Warren Hailey	
	Group Art Unit	2178	
	Examiner name	David Faber	
	Attorney Docket Number	014586-9013-00	

U.S. Patent Documents

Examiner Initials	U.S. Patent Document Number	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document
DF	6,006,242	Poole, et al.	12/21/1999
DF	2003/0163809	Bantz, et al.	8/28/2003

FOREIGN PATENT DOCUMENTS

Examiner Initials	Country Code	Foreign Patent Document Number	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document	Translation	English Abstract

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Examiner Signature		Date Considered	
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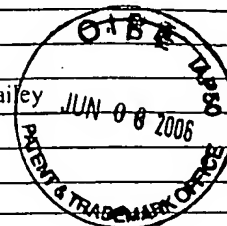
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Application Number	10/814,547
		Filing Date	March 31, 2004
		First Named Inventor	Richard Warren Hailey
		Group Art Unit	2178
		Examiner Name	David Faber
Sheet 1 of 1	Attorney Docket Number	014586-9013-00	



OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS		
Examiner Initials		Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, pages(s), volume-issue numbers(s), publisher, city and/or country where published.
DF		ARTA Deposit Documentation System Accessible Technology Meets Sensible Compliance Help, 2/1/2001, pp. 1-6, Bankers Systems, Inc., St. Cloud, MN
		ARTA Lending Documentation System Experience Proven Technology With Reliable Compliance Help, 5/1/2001, pp. 1-6, Bankers Systems, Inc., St. Cloud, MN
		ARTA Deposit Documentation System User's Guide Part I Version 2.5, 9/1/2002, pp. 1-63, Bankers Systems, Inc., St. Cloud, MN
		ARTA Deposit Documentation System User's Guide Part II Version 2.5, 9/1/2002, pp. 1-74, Bankers Systems, Inc., St. Cloud, MN
		ARTA Lending Documentation System Credit Insurance Setup Worksheets Credit Life Insurance, Disability Insurance, and Involuntary Unemployment Insurance, 1/6/2003, pp. 1-14, Bankers System, Inc., St. Cloud, MN
		Rembrandt Lending System Powerful Technology Fused With Reliable Compliance Knowledge, 6/5/2003, pp. 1-6, Bankers Systems, Inc., St. Cloud, MN
		I-32 Forms Solutions, I-32 Forms Design: Features, 2003, pp. 1-2, VMP Mortgage Solutions, a Bankers Systems, Inc. company
		I-32 Forms Solutions, I-32 Forms Solutions: I-32 Featuring Editor, 2003, pp. 1-4, VMP Mortgage Solutions, a Bankers Systems, Inc. company

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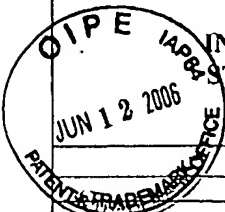
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 INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary) Sheet 1 of 1		Application Number	10/814,547	
		Filing Date	March 31, 2004	
		First named Inventor	Richard Warren Hailey	
		Group Art Unit	2178	
		Examiner name	David Faber	
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U.S. Patent Documents				
Examiner Initials		U.S. Patent Document Number	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document
DF		5,630,127	Moore et al.	5/13/1997
DF		6,188,999	Moody	2/13/2001
DF		2003/0163809	Bantz et al.	8/28/2003
DF		2004/0250059	Ramelson et al.	12/9/2004
DF		2004/0103124	Kupkova	5/27/2004

FOREIGN PATENT DOCUMENTS						
Examiner Initials	Country Code	Foreign Patent Document Number	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document	Translation	English Abstract

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